

**Information to identify the case:**

Debtor 1	Kenneth L Williams	Social Security number or ITIN xxx-xx-6630
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Kawanna Anderson	Social Security number or ITIN xxx-xx-2460
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 11-45152-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth L Williams

Kawanna Anderson

3/30/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kenneth L Williams  
Kawanna Anderson  
Debtors

Case No. 11-45152-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 64

Date Rcvd: Mar 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2017.

db/jdb +Kenneth L Williams, Kawanna Anderson, 15 Stacey Court, South Plainfield, NJ 07080-5461  
atty +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000,  
Philadelphia, PA 19106-1541  
512601541 +AES/Deutsche ELT, PO Box 2461, Harrisburg, PA 17105-2461  
512874445 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
512601539 +Ableson & Truesdale LLC, 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063  
512601540 +Acceris Communications, c/o Goldman & Warshaw, Po Box 106, Pine Brook, NJ 07058-0106  
512601545 +Arrow Financial Service, 5996 W. Touhy Avenue, Niles, IL 60714-4610  
512601546 +Attorney General of the United States, Department of Justice,  
Constitution Ave and 10th St. NW, Washington, DC 20530-0001  
513298416 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
512601549 +Baxter Financial LLC, c/o Fein, Such, Kahn & Shepard, 7 Century Drive,  
Parsippany, NJ 07054-4603  
516629220 +Deutsche Bank National Trust SHLT 2007-WMC1, Shellpoint Mortgage Servicing, PO BOX 10826,  
Greenville, SC 29603-0826  
516629221 +Deutsche Bank National Trust SHLT 2007-WMC1, Shellpoint Mortgage Servicing, PO BOX 10826,  
Greenville, SC 29603, Deutsche Bank National Trust SHLT 2007-W,  
Shellpoint Mortgage Servicing 29603-0826  
512766955 +Deutsche ELT Suntrust, AES/ PHEAA, POB 8183, Harrisburg, PA 17105-8183  
513146838 +ECMC, PO Box 16408, St. Paul, MN 55116-0408  
512685362 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300,  
San Diego, CA 92108-2709  
512601561 +Midland Funding LLC c/o, Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020  
512601563 +New Century Financial Services c/o, Pressler and Pressler, 7 Entin Road,  
Parsippany, NJ 07054-5020  
512601564 +New Jersey Division of Taxation, Revenue Processing Center, Gross Income Tax, Po Box 248,  
Trenton, NJ 08646-0248  
512601565 Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel,  
One Newark Center, Suite 1500, Newark, NJ 07102-5224  
512601567 +Palisades Collection, Po Box 1244, Englewood Cliffs, NJ 07632-0244  
514724866 #+Peter Bonomo, 67 Isabella Court, Bayonne, NJ 07002-4365  
512601571 +RJM Acq LLC, 575 Underhill Blv ste 2, Syosset, NY 11791-3426  
512601572 Rutgers University S & A FCU, Busch Campus Center, Room 118, Piscataway, NJ 08855  
512755543 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
Trenton, NJ 08695-0245)  
514352489 +Select Portfolio Servicing, Inc. c/o, Deutsche Bank National Trust Co., et al,  
3815 South West Temple, Salt Lake City, UT 84165., Select Portfolio Servicing, Inc. c/o,  
Deutsche Bank National Trust Co., et al 84115-4412  
512601578 +US Department of Education/Direct Loans, PO Box 5609, Greenville, TX 75403-5609  
512601580 #+William T. Harth Jr., 114 Elm Street, Westfield, NJ 07090-3126  
512618508 +Zenith Acquisition Corp, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2017 22:47:24 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2017 22:47:23 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
512601543 +EDI: AFNIRECOVERY.COM Mar 30 2017 22:28:00 AFNI, Po Box 3097,  
Bloomington, IL 61702-3097  
512601542 +E-mail/Text: bankruptcycare@affinityfcu.com Mar 30 2017 22:47:10 Affinity FCU, PO Box 621,  
Basking Ridge, NJ 07920-0621  
512636382 +E-mail/Text: bankruptcycare@affinityfcu.com Mar 30 2017 22:47:10  
Affinity Federal Credit Union, 73 Mountain View Blvd., Basking Ridge, NJ 07920-2332  
512622154 EDI: AIS.COM Mar 30 2017 22:28:00 American InfoSource LP as agent for T Mobile/T-Mob,  
PO Box 248848, Oklahoma City, OK 73124-8848  
512601547 +EDI: BANKAMER.COM Mar 30 2017 22:23:00 BAC Home Loans Servicing LP, PO box 15222,  
Wilmington, DE 19886-5222  
512601548 +E-mail/Text: egssupportservices@egscorp.com Mar 30 2017 22:47:33 Bank of America,  
c/o NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308  
512601550 +EDI: ARSN.COM Mar 30 2017 22:23:00 Capital One Bank, c/o Associated Recovery,  
PO Box 469046, 3 months, Escondido, CA 92046-9046  
512749509 EDI: CAPITALONE.COM Mar 30 2017 22:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
512601551 +EDI: CAPITALONE.COM Mar 30 2017 22:23:00 Capital One Bank USA, Po Box 30281,  
Salt Lake City, UT 84130-0281  
512766791 +E-mail/Text: bankruptcy@cavps.com Mar 30 2017 22:47:40 Cavalry Portfolio Services, LLC,  
500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2322  
512601553 +E-mail/Text: bknnotice@erccollections.com Mar 30 2017 22:47:26  
Enhanced Recovery Corporation LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
512601554 +EDI: AMINFOFP.COM Mar 30 2017 22:23:00 First Premier Bank, 601 S. Minnesota Avenue,  
Sioux Falls, SD 57104-4868

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 64

Date Rcvd: Mar 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

512601556 EDI: RMSC.COM Mar 30 2017 22:23:00 Green Tree Servicing, 332 Minnesota St, Suite 610,  
Saint Paul, MN 55101  
512601557 +E-mail/PDF: hcscollections@verizon.net Mar 30 2017 22:38:22 HCS Collections, PO Box 306,  
Waldwick, NJ 07463-0306  
512601558 +EDI: HFC.COM Mar 30 2017 22:23:00 HSBC Card Service, Po Box 17051,  
Baltimore, MD 21297-1051  
512601552 EDI: IRS.COM Mar 30 2017 22:23:00 District Director of the IRS, 955 S. Springfield Avenue,  
Springfield, NJ 07081  
513863135 +EDI: AIS.COM Mar 30 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
513863134 EDI: AIS.COM Mar 30 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
512601562 +E-mail/Text: egssupportservices@egscorp.com Mar 30 2017 22:47:33 NCO Financial System Inc,  
507 Prudential Road, Horsham, PA 19044-2308  
512601568 +E-mail/Text: egssupportservices@egscorp.com Mar 30 2017 22:47:33 PNC Bank,  
c/o NCO Financial Systems, 507 Prudential Road, Horsham, PA 19044-2308  
512601569 EDI: PRA.COM Mar 30 2017 22:23:00 Portfolio Recovery Associates LLC, PO Box 12914,  
Norfolk, VA 23541  
512734017 E-mail/Text: ebn@vativrecovery.com Mar 30 2017 22:47:13 Palisades Acquisition IX LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,  
PO Box 40728, Houston, TX 77240-0728  
512752427 E-mail/Text: ebn@vativrecovery.com Mar 30 2017 22:47:13 Palisades Acquisition IX, LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,  
PO Box 40728, Houston TX 77240-0728  
512601566 +E-mail/Text: ebn@vativrecovery.com Mar 30 2017 22:47:13 Palisades Collection,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510  
512630697 EDI: Q3G.COM Mar 30 2017 22:23:00 Quantum3 Group LLC as agent for, Capio Partners LLC,  
PO Box 788, Kirkland, WA 98083-0788  
512687964 E-mail/Text: bkdepartment@rtresolutions.com Mar 30 2017 22:47:33  
Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste 150, PO Box 36655,  
Dallas, TX 75247  
512601573 +EDI: NAVIENTFKASMRSERV.COM Mar 30 2017 22:23:00 Sallie Mae, 11100 USA PKWY,  
Fishers, IN 46037-9203  
512669409 EDI: NAVIENTFKASMGUAR.COM Mar 30 2017 22:23:00 Sallie Mae Inc. on behalf of USA FUNDS,  
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
512601575 EDI: TFSR.COM Mar 30 2017 22:23:00 Toyota Motor Credit, 4 Gatehall Drive Ste 350,  
Parsippany, NJ 07054  
512733881 EDI: BL-TOYOTA.COM Mar 30 2017 22:28:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
512601576 +E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2017 22:47:24 United States Attorney,  
For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527  
512601577 +E-mail/Text: External.Collections@phoenix.edu Mar 30 2017 22:47:58 University of Phoenix,  
4615 E. Elwood Street, Phoenix, AZ 85040-1908  
512859226 EDI: VERIZONEAST.COM Mar 30 2017 22:23:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037  
512601579 +EDI: VERIZONEAST.COM Mar 30 2017 22:23:00 Verizon New Jersey, 500 Technology Drive,  
Weldon Springs, MO 63304-2225

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, as Trustee,  
cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
512601544\* +Afni, Inc., PO Box 3097, Bloomington, IL 61702-3097  
512601559\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
512601555 ##+Four Seasons Nursery Stone & Landscape, 430 Hamilton Blvd, South Plainfield, NJ 07080-3300  
514352488 ##+Select Portfolio Servicing, Inc. c/o, Deutsche Bank National Trust Co., et al,  
3815 South West Temple, Salt Lake City, UT 84165. 84115-4412  
512601574 ##State Street Smiles, 405 State Street, Hackensack, NJ 07601

TOTALS: 1, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 64

Date Rcvd: Mar 30, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates, Series 2007-WMC1 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Bruce C. Truesdale on behalf of Debtor Kenneth L Williams brucectruesdalepc@gmail.com, bctpcecf@gmail.com  
Bruce C. Truesdale on behalf of Joint Debtor Kawanna Anderson brucectruesdalepc@gmail.com, bctpcecf@gmail.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company On Behalf Of Financial Asset Securities Corp., Soundview Home Loan Trust 2007-WMC1, Asset Backed Certificates, Series 2007-WMC1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor Deutsche Bank National Trust Company On Behalf Of Financial Asset Securities Corp., Soundview Home Loan Trust 2007-WMC1, Asset Backed Certificates, Series 2007-WMC1 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Sarah J. Crouch on behalf of Joint Debtor Kawanna Anderson nickfitz.law@gmail.com, nadiafinancial@gmail.com  
Sarah J. Crouch on behalf of Debtor Kenneth L Williams nickfitz.law@gmail.com, nadiafinancial@gmail.com  
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company On Behalf Of Financial Asset Securities Corp., Soundview Home Loan Trust 2007-WMC1, Asset Backed Certificates, Series 2007-WMC1 sobrien@flwlaw.com

TOTAL: 11